

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of funding a transaction between first and second, different users, comprising:

~~providing a card having a memory, the memory being operable to store a plurality of account identifiers, each account identifier being associated with an account from which funds can be transferred to fund the transaction;~~

~~reading the an account identifiers from the identifier stored in memory on a card, with the account identifier associated with a first account of the first user;~~

~~selecting one of the accounts to fund the transaction;~~

~~receiving a command to initiate the transaction; and~~

~~responsive to the transaction receiving the command, transferring funds in real time from the selected first account of the first user to a second account of the second, different user without a request initiated on behalf of the second account to withdraw the funds the selected account.~~

2. (Currently Amended) The method of claim 1, wherein the second account is an account of a retailer; and transferring the funds to the second account comprises

crediting a the account of the retailer account with at least a portion of the funds.

3. (Currently Amended) The method of claim 2, wherein the second account is an account of a retailer; and transferring the funds comprises:

transferring the funds directly from the selected first account to the retailer account.

4. (Currently Amended) The method of claim 1, wherein reading the account identifiers comprises: ~~receiving using a terminal with a reader to read~~ the account identifiers identifier from a terminal device having a card reader.

5. (Currently Amended) The method of claim 4, wherein receiving a signal further ~~comprising~~ comprises: sending a the signal from the terminal to a controller to cause the controller to complete the transaction.

6. (Currently Amended) The method of claim 1, further comprising storing ~~at least one of~~ the account identifiers identifier in memory by scanning a bar code of a document.

7. (Previously Presented) The method of claim 6, wherein scanning the bar code comprises scanning an account statement.

8. (Previously Presented) The method of claim 6, wherein scanning the bar code comprises scanning a routing number and an account number.

9. (Currently Amended) The method of claim 8, wherein storing ~~at least one of~~ the account identifiers identifier comprises storing the routing number and the account number.

10. (Previously Presented) The method of claim 1, further comprising: copying account information from a credit report to the memory.

11. (Previously Presented) The method of claim 10, wherein copying the account information comprises copying a routing number and an account number to the memory.

12. (Canceled).

13. (Currently Amended) The method of claim 1, further comprising storing ~~at least one~~ of the account ~~identifiers~~ identifier by electronically importing account information from a magnetic stripe on another card.

14. (Currently Amended) The method of claim 13, wherein storing ~~at least one of the~~ account ~~identifiers~~ identifier comprises importing a routing number and an account number from the magnetic stripe card.

15. (Cancelled)

16. (Previously Presented) The method of claim 1, further comprising verifying a use of the card.

17. (Previously Presented) The method of claim 16, wherein verifying a user of the card comprises reading PIN or password entered by a user.

18-24. (Cancelled)

25. (Currently Amended) A point-of-sale transaction system for funding a transaction between first and second, different users, comprising:

a point-of-sale terminal having a card reader comprising to read a card comprising a memory operable to store a plurality of account identifiers, each account identifier being associated with an account from which funds can be transferred to fund a transaction;

~~a point-of-sale terminal, including a card reader operable to read the card,~~ the point-of-sale terminal being operable to permit a the first user to select ~~an~~ a first account associated with one of the plurality of account identifiers stored on the card;

~~a network; and~~

a first server connected to the point-of-sale terminal via ~~the~~ a network and operable, in response to a signal from the point-of-sale terminal, to transfer funds in real time from the

~~selected first account of the first user to a second account of the second, different user, without requiring a request initiated on behalf of the second account to transfer the funds.~~

26. (Previously Presented) The point-of-sale transaction system of claim 25, further comprising a cash register communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the point-of-sale terminal.

27. (Previously Presented) The point-of-sale transaction system of claim 25, further comprising a vending machine communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the point-of-sale terminal.

28. (Previously Presented) The point-of-sale transaction system of claim 25, further comprising a parking meter communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the point-of-sale terminal.

29. (Previously Presented) The point-of-sale transaction system of claim 25, further comprising a ticket dispenser communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the point-of-sale terminal.

30. (Previously Presented) The point-of-sale transaction system of claim 25, further comprising a toll booth communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the point-of-sale terminal.

31. (Previously Presented) The point-of-sale transaction system of claim 25, wherein at least one of the account identifiers comprises a routing number and an account number.

32. (Previously Presented) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds to the second account by conducting a banking transaction.

33. (Previously Presented) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds to the second account by conducting a non-banking transaction.

34. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds from the ~~selected~~ first account by communicating with a credit card server.

35. (Previously Presented) The point-of-sale transaction system of claim 25, wherein the second account is maintained by a second server, different than the first server.

36. (Previously Presented) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds to the second account by making a payment on a loan.

37. (Previously Presented) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds to the second account by making a payment on a revolving line of credit.

38. (Previously Presented) The point-of-sale transaction system of claim 25, wherein the second account comprises a utility account.

39. (Previously Presented) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds to the second account by transferring the funds to a securities account.

40. (Currently Amended) The point-of-sale transaction system of claim 25, wherein:  
the memory of the card is operable to store ~~at least one~~ an account identifier associated with ~~an~~ a third account to which funds can be transferred:

the point-of-sale terminal is operable to permit the first user to select a fourth account from which funds can be transferred ~~one of the at least one account to receive funds~~; and  
the first server is operable to transfer the funds to the third account from the fourth account ~~selected one of the at least one account to receive the funds~~.

41. (Currently Amended) A point-of-sale transaction system for funding a transaction between first and second, different users, comprising:

~~a wide area network;~~

a ~~personal~~ computer communicably coupled to the a wide area network and operable to conduct a transaction via the wide area network;

a card comprising a memory operable to store a plurality of account identifiers, each account identifier being associated with an account from which funds can be transferred to fund the transaction;

a card reader communicably coupled to the personal computer and operable to:

read the card; and

permit ~~[[a]]~~ the first user to select ~~[[an]]~~ a first account associated with one of the plurality of account identifiers stored on the card; and

a first server communicably coupled to the card reader via the wide area network and operable to transfer funds in real time from the ~~selected~~ first account to a second account of the second, different user ~~, without requiring a request initiated on behalf of the second account to transfer the funds~~.

42. (Previously Presented) The point-of-sale transaction system of claim 41, wherein at least one of the account identifiers comprises a routing number and an account number.

43. (Previously Presented) The point-of-sale transaction system of claim 41, wherein the server is operable to transfer the funds to the second account by conducting a banking transaction.

44. (Previously Presented) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds from the selected account by communicating with a financial services server.

45. (Previously Presented) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds to the second account by conducting a non-banking transaction.

46. (Previously Presented) The point-of-sale transaction system of claim 41, wherein the second account is maintained by a second server, different than the first server.

47. (Previously Presented) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds to the second account by making a payment on a loan.

48. (Previously Presented) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds to the second account by making a payment on a revolving line of credit.

49. (Previously Presented) The point-of-sale transaction system of claim 41, wherein the second account comprises a utility account.

50. (Previously Presented) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds to the second account by transferring the funds to a securities account.

51. (Currently Amended) The point-of-sale transaction system of claim 41, wherein:  
the memory of the card is operable to store at least one account identifier associated with  
~~an~~ a third account to which funds can be transferred:

the point-of-sale terminal is operable to permit the first user to select a fourth account from which funds can be transferred ~~one of the at least one account to receive funds~~; and  
the first server is operable to transfer the funds to the third account from the fourth account ~~selected one of the at least one account to receive the funds~~.

52. (Previously Presented) The method of claim 1, further comprising determining whether a user of the card is authorized to use the card.

53. (Previously Presented) The method of claim 1, wherein transferring the funds comprises conducting a banking transaction.

54. (Previously Presented) The method of claim 1, wherein transferring the funds comprises conducting a non-banking transaction.

55. (Previously Presented) The method of claim 1, wherein transferring the funds comprises transferring the funds from a credit card service server.

56. (Previously Presented) The method of claim 1, further comprising:  
displaying account information related to at least one account associated with a respective  
at least one of the account identifiers stored in the memory.

57. (Previously Presented) The method of claim 1, further comprising:  
displaying a balance related to at least one account associated with a respective at least  
one of the account identifiers stored in the memory.

58. (Previously Presented) The method of claim 1, further comprising: levying a fee for  
handling the funding of the transaction.

59. (Previously Presented) The method of claim 1, wherein transferring the funds to the  
second account comprises transferring at least a portion of the funds to a utility account.



60. (Previously Presented) The method of claim 1, wherein transferring the funds to the second account comprises making a payment on a loan with at least a portion of the funds.

61. (Previously Presented) The method of claim 1, wherein transferring the funds to the second account comprises transferring at least a portion of the funds to a securities account.

62. (Previously Presented) The method of claim 1, wherein transferring the funds to the second account comprises making a payment on a revolving line of credit with at least a portion of the funds.

63. (Previously Presented) The method of claim 62, wherein making the payment on the revolving line of credit comprises making a payment toward a credit card balance with at least a portion of the funds.

64. (Currently Amended) The method of claim 1, ~~wherein~~ further comprising:  
providing ~~the card comprises providing the card such that the~~ a card having a memory is operable to store at least one account identifier associated with an account to which funds can be transferred;

~~further comprising~~ selecting one of the at least one account to receive funds; and  
wherein transferring the funds to the second account comprises transferring at least a portion of the funds to the second account ~~selected to receive the funds~~.

65. (New) A computer program product for funding a transaction between first and second, different users, the computer program product being tangibly stored on machine readable media comprising instructions operable to cause one or more processors to:

read an account identifier stored in memory on a card, with the account identifier associated with a first account of the first user;

receive a command to initiate the transaction; and

responsive to receiving the command, transfer funds in real time from the first account of the first user to a second account of the second, different user.

66. (New) The product of claim 65, wherein the second account is an account of a retailer; and further comprising instructions to:

credit the account of the retailer with at least a portion of the funds.

67. (New) The product of claim 65, wherein the second account is an account of a retailer; and further comprising instructions to:

transfer the funds directly from the first account to the retailer account.

68. (New) The product of claim 65, further comprising instructions to: receive the account identifier from a terminal device having a card reader.